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701 Woodview Dr.
Coldwater, Oh 45828

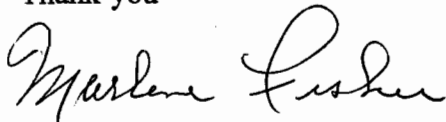
September 8, 2005

Re: Wal-Mart Bank Charter
Federal Deposit Insurance Corporation
550 17th Street N.W.
Washington, D.C. 202429

Dear Chairman,

I have worked in the banking industry for over 30 years and have seen many changes. Some changes were good and some not so good and this would be one of those not so good, because when Wal Mart enters the community they take total control. I have watched them closed down so many of our small mom & pop businesses and they will do the same for the small community banks. The Federal Deposit Insurance Corporation should be looking at what's good for everyone in the country. Wal Mart only does what's good for them, not what's good for the community they are in

Thank-you



Marlene Fisher
Branch Manager
Peoples Bank Company